

When the Deal Doesn't Fit the Box: A Creative Finance Expert Realtors Can Call Ellaine "Ella Ray" Irizarry

Creative finance isn't a workaround. It's a specialty—and when it's handled correctly, it opens doors that a conventional offer would never reach.



Clermont, Florida Mar 6, 2026 ([Issuewire.com](https://www.issuewire.com)) - Most real estate professionals encounter a creative finance structure at some point—a Subject-To offer on a listing, a seller financing proposal, a wrap mortgage that makes the numbers work for everyone at the table. The question is rarely whether the

structure is legitimate. The question is: who do you call when you need to understand it, explain it to your client, and make sure it's being executed correctly?

For a growing number of agents and investors working across the country, that call goes to Ellaine “Ella Ray” Irizarry, founder of Breeze Bay Holdings, LLC and one of the more experienced Creative Finance Transaction Coordinators operating in today's market.

More Than a Coordinator

Ella's work sits at the intersection of structure, documentation, and execution. Through Breeze Bay Holdings, LLC, she coordinates transactions involving Subject-To acquisitions, seller financing arrangements, wrap mortgages, trust-based structures, private capital placements, and other negotiated purchase agreements that fall outside conventional bank-financed models. These are deals that require a different kind of oversight—one where the sequencing of steps, the precision of paperwork, and the coordination among multiple parties can determine whether a transaction closes cleanly or falls apart.

“Non-traditional transactions don't fail because the structure is wrong,” Ella explains. “They fail because someone didn't understand what they were coordinating. Every party at the table—buyer, seller, agent, title, lender, attorney—has to understand their role, their timing, and the risk exposure of each decision point. My job is to make sure that's happening.”

That level of discipline isn't something Ella arrived at from a classroom. She spent more than seven years owning and operating a construction and masonry company, managing contracts, compliance requirements, project budgets, and high-liability timelines. That background—where a missed detail on a commercial job could mean real financial and legal exposure—shaped the systematic approach she now brings to every transaction she coordinates.

Why Realtors Are Calling

Creative finance has been gaining visibility for good reason. In a market where elevated interest rates have constrained traditional buyer pools, structures like Subject-To and seller carryback financing allow transactions to move forward that conventional lending simply can't support. For listing agents, that means more options for sellers who might otherwise be stuck. For buyer's agents, it means more creative paths to the closing table.

But creative finance brings complexity—and that's where many agents find themselves out of their depth. What does it mean for a buyer to take over an existing mortgage “subject to” the seller's loan staying in place? What are the due-on-sale implications? How does a wrap mortgage actually work, and what documentation does title need to close it? What happens to the seller's credit exposure if the buyer stops making payments?

These aren't trick questions—they're the questions your client is going to ask you. Ella has become a resource that agents rely on when those conversations come up.

“I work with Realtors who are seeing these structures for the first time and want to understand them before they advise a client either way,” she says. “I'm not here to replace anyone's judgment. I'm here to make sure they have the information they need to exercise it correctly.”

Structure, Transparency, and Documentation Integrity

Ella is direct about what separates a well-executed creative finance transaction from a problematic one: documentation and transparency. In her experience, the deals that create headaches—for agents, for clients, for title companies—are the ones where the structure was never clearly explained, the paperwork didn't reflect the actual agreement, or the parties didn't understand what they were signing.

Her approach at Breeze Bay Holdings, LLC is built around three priorities: ensuring every transaction is contractually aligned from the beginning, maintaining transparency with all stakeholders throughout the process, and preserving documentation integrity so that the deal can be reviewed, explained, and defended at any point. Those standards apply whether she's coordinating a straightforward seller carryback or a more complex trust-based acquisition structure.

Breeze Bay Holdings, LLC operates nationwide, working across asset types and supporting clients through the full transaction lifecycle—from contract through closing and into post-closing coordination, including insurance placement and servicing setup. For Realtors who encounter a creative finance proposal and want a second set of experienced eyes—or for investors who need professional coordination on a complex deal—Ella represents the kind of specialized resource that's increasingly valuable in today's market.

A Resource When You Need One

The creative finance space is evolving quickly, and the professionals who thrive in it are the ones who know how to ask the right questions—and who to call when they don't have the answers. If a Subject-To offer hits your inbox, or a seller floats a carryback proposal, or a buyer's investor group proposes a wrap—and you want to understand what you're looking at before you advise your client—Ella Ray and Breeze Bay Holdings, LLC are worth having in your contact list.

Not every deal fits a conventional box. The ones that don't still deserve to be closed right.

Learn More about Ellaine Irizarry:

Through her Best Agent's profile, <https://bestagents.us/profile?agent=2125274> or through her website, <http://www.breezebayholdings.com>

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Source : Ellaine Irizarry

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